

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number 08-20297-rlj7

UNITED STATES BANKRUPTCY COURT **District of Northern District of Texas**

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/30/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ralph Lyle Crum
7003 Covenant Lane
Amarillo, TX 79109

Case Number:
08-20297-rlj7

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-3380

Attorney for Debtor(s) (name and address):

Van W. Northern
Northern Law Firm
112 W. 8th Street, Suite 400
Amarillo, TX 79101
Telephone number: 806-374-2266

Bankruptcy Trustee (name and address):

Kent David Ries
600 S. Tyler, Suite 1300
Box 12058
Amarillo, TX 79101
Telephone number: (806)242-7437

Meeting of Creditors

Date: **July 16, 2008**

Time: **11:00 AM**

Location: **U.S. Bankruptcy Court, 624 S. Polk St., Suite 100, Amarillo, TX 79101**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 9/15/08

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the first scheduled meeting of creditors.

The 30-day deadline under Fed. R. Bankr. P. 4003(b) for objecting to exemptions does not recommence when a case under Chapter 13 is converted to a case under Chapter 7.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

624 S. Polk , Suite 100
Amarillo, TX 79101-2389
Telephone number: 806-324-2303

For the Court:

Clerk of the Bankruptcy Court:
Tawana C. Marshall

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 6/2/08

EXPLANATIONS

B9A (Official Form 9A) (12/07)

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|--|---|
| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. |
| Do Not File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Refer to Other Side for Important Deadlines and Notices | |

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0539-2
Case: 08-20297

User: jward
Form ID: b9a

Page 1 of 1
Total Served: 23

Date Rcvd: Jun 02, 2008

The following entities were served by first class mail on Jun 04, 2008.

db +Ralph Lyle Crum, 7003 Covenant Lane, Amarillo, TX 79109-6880
aty +Van W. Northern, Northern Law Firm, 112 W. 8th Street, Suite 400, Amarillo, TX 79101-2314
tr +Kent David Ries, 600 S. Tyler, Suite 1300, Box 12058, Amarillo, TX 79101-2353
11533098 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 600 Kelly Way, Holyoke, MA 01040)
11533101 +Aspen Collection, P.O. Box 5129, Spring Hill, FL 34611-5129
11533094 +Attorney-In-Charge, Office of the United States Attorney, 500 S. Taylor, Lobby Box 238,
Amarillo, TX 79101-2446
11533102 +Bank Of America, P.O. Box 17054, Wilmington, DE 19884-0001
11533105 +Chase Business Cardmember Service, P.O. Box 94104, Palatine, IL 60094-4104
11533095 +Comptroller of Public Accounts, Taxation Division Bankruptcy, P.O. Box 12548,
Austin, TX 78711-2548
11533106 +Fred Siegel, Esq., 1281 East Main Street, Holly Pond Plaza, Stamford, CT 06902-3544
11533107 +Goldfarb & Ajello Court Reporting, 24 East Ave., Box 1372, New Canaan, CT 06840-5529
11533108 +Helen Bruno, Esq., 112 Prospect Street, Stamford, CT 06901-1207
11533109 +Home Coming Funding Ne, 2711 N Haskell Ave. Sw 1, Dallas, TX 75204-2911
11533110 +Ruth S. Vidauri, Wells Fargo SBA Lending, 4406 Piedras Dr. West, Ste 100,
San Antonio, TX 78228-1207
11533111 +Tooher & Woel, LLC, 80 Fourth Street, Stamford, CT 06905-5009
11533112 +Vzw Ne, Natinal Recovery D, Folsom, CA 95630
11533113 +Wells Fargo Bank, Amarillo Downtown Business Banking, 905 S. Fillmore,
Amarillo, TX 79101-3540
11533114 Willows Pediatric Group, 1563 Post Road East, Westport, CT 06880-5602

The following entities were served by electronic transmission on Jun 03, 2008.

11533099 +EDI: AMEREXPR.COM Jun 02 2008 23:03:00 Amex, P.O. Box 297871,
Fort Lauderdale, FL 33329-7871
11533102 +EDI: BANKAMER2.COM Jun 02 2008 23:03:00 Bank Of America, P.O. Box 17054,
Wilmington, DE 19884-0001
11533103 EDI: BANKAMER.COM Jun 02 2008 23:03:00 Bank of America, P.O. Box 15714,
Wilmington, DE 19886-5714
11533104 +EDI: CHASE.COM Jun 02 2008 23:03:00 Chase, 800 Brooksedge Blvd,
Westerville, OH 43081-2822
11533096 +EDI: IRS.COM Jun 02 2008 23:03:00 Internal Revenue Service, Special Procedures Branch,
Bankruptcy Section, Mail Code 5020-DAL, 1100 Commerce Street, Dallas, TX 75242-1001
11533097 +E-mail/Text: redpacer@twc.state.tx.us Texas Workforce Commission,
101 E. 15th Street, Austin, TX 78778-0001

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11533100* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2008

Signature:

